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DEC 17 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Laurence E. Holt	
Application No.: 09/683,292 (CONF 8482)	Group Art Unit: 3622
Filed: 12/10/2001	Examiner: John L. Young
Title: Payment to user for access to user information by others	
Attorney Docket No.: 1044.012US1	

Assistant Commissioner for Patents
Washington, D.C. 20231

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action of November 26, 2004, please amend this application as follows, and consider the following remarks.